

# CNLA COVID-19 Updates for April 24, 2020

Please note that this information is changing almost daily and check the provided links for the most up to date information

## Today's Breaking News

### Canadian Payroll Association:

To help ALL businesses access, understand and navigate all of the changes, CPA has compiled a summary of the most frequently asked questions related to COVID-19 legislation from Payroll InfoLine. Once again, Canadian Payroll Association is generously sharing free access to their important FAQ resource with your association and your members, regardless of whether they are CPA members or not. Once your members complete a very short form and press download, they will gain instant access to both the FAQ document, as well as supplementary resources. The CEWS summary and calculator is one of these supplementary resources and can be found under the Payroll Tools, Checklists & Calculators tab, where there is a specific COVID-19 Related Resources tab.

Simply click on this link for the FAQ **English** : [CLICK HERE](#) and for **French**: [CLICK HERE](#)

FAQ on CEWS: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-frequently-asked-questions.html>

CEWS Calculator: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-calculate-subsidy-amount.html>

### Canada Emergency Wage Subsidy (CEWS) Update:

**The CEWS will open for application on Monday April 27.**

There have been some concerns raised by members and CNLA addressed these on a call today with the Canadian Payroll Association and Judith Andrew, Commissioner of Firms for Employment Insurance.

During this call, the large group of employer groups in Canada were able to receive clarity on several issues. According to the call and the additional clarity provided on the minister's roundtable, owners and family are eligible for CEWS if they were employees paid by payroll prior to March 15th. They further confirmed, that there are some errors on the calculator and they are being addressed by the CRA.

The issue still remains on compensation outside the boundaries of typical payroll. Commissions and sales are part of the calculation and will be supported under the CEWS up to the maximum weekly subsidy per employee.

## Canada Emergency Commercial Rent Assistance (CECRA) for small businesses

The Prime Minister, Justin Trudeau, [today announced](#) that the federal government has reached an agreement in principle with all provinces and territories to implement the Canada Emergency Commercial Rent Assistance (CECRA) for small businesses. This program will lower rent by 75 per cent for small businesses that have been affected by COVID-19.

The government is also providing further details on the program:

- The program will provide forgivable loans to qualifying commercial property owners to cover 50 per cent of three-monthly rent payments that are payable by eligible small business tenants who are experiencing financial hardship during April, May, and June.
- The loans will be forgiven if the mortgaged property owner agrees to reduce the eligible small business tenants' rent by at least 75 per cent for the three corresponding months under a rent forgiveness agreement, which will include a term not to evict the tenant while the agreement is in place. The small business tenant would cover the remainder, up to 25 per cent of the rent.
- Impacted small business tenants are businesses paying less than \$50,000 per month in rent and who have temporarily ceased operations or have experienced at least a 70 per cent drop in pre-COVID-19 revenues. This support will also be available to non-profit and charitable organizations.

The government continues to assess and respond to the impacts of COVID-19 and stands ready to take additional actions as needed to stabilize the economy and mitigate the impacts of the pandemic.

### WHERE TO START:

Whether you are self-employed, a small business owner, or an entrepreneur – you shouldn't have to worry about having to lose your business or your job.

To get the help you need:

1. **Visit our government's COVID-19 [Economic Response Plan website](#)** for information about supporting your employees and your business. It is constantly updated as the COVID-19 crisis evolves.
2. **Contact your local financial institution.** Since we know most small businesses have a relationship with their local financial institution already, we've worked with the financial sector to increase their lending capability to support you in in this challenging time. They are a good first place to start for help.
3. **Consult the Canadian Business Resilience Network and Canadian Chamber of Commerce's [pandemic preparedness guide](#)** to help prepare you business in the days and weeks to come.

## Agri-Programs Update:

**AgriStability** - The deadline to apply for AgriStability this year has just been extended without penalty from April 30 to July 3, 2020. See the media release from AAFC [here](#)

**The Advanced Payment Program** is now available for nursery crops in AB, SK and MB. The AgriCommodity Management Association has application forms ready to go. Please see attached letter for details. LANTA will be hosting a webinar for Q&A's on April 28th 10:30am MST. To register: <https://event.webinarjam.com/register/10/7vpr6ir>

## New Actions to Protect Canadian Jobs:

The Prime Minister, Justin Trudeau, Friday announced new actions to protect Canadian jobs and provide more support to businesses and organizations dealing with the economic impacts of COVID-19. The Government of Canada will provide over \$1.7 billion for targeted measures, including:

- \$675 million to give financing support to small and medium-sized businesses that are unable to access the government's existing COVID-19 support measures, through Canada's Regional Development Agencies.
- \$287 million to support rural businesses and communities, including by providing them with much-needed access to capital through the Community Futures Network.

## Canada Emergency Business Account (CEBA) Update

CEBA provides much needed credit for small businesses to pay for immediate operating costs such as payroll, rent, utilities, insurance, property tax, or debt service. It is 100 per cent funded by the Government of Canada.

- **NEW!! - It is available to Canadian employers with \$20,000 to \$1.5 million in total payroll in 2019, and operating as of March 1, 2020. This includes smaller (i.e., micro) businesses and other eligible employers such as not-for-profits.** (This new range will replace the previous one of between \$50,000 and \$1 million, and will help address the challenges faced by small businesses to cover non-deferrable operating costs.)
- Under CEBA, financial institutions will be able to provide interest-free credit facilities of up to \$40,000 to eligible businesses.
- If the loan is repaid by December 31, 2022, 25 per cent (up to \$10,000) will be forgiven.
- If the loan is not repaid by December 31, 2022, the remaining balance will be converted to a three-year term loan at 5 per cent interest.

**This program is now available at various financial institutions and credit unions.**

### **3 Key Steps to take NOW!**

**Get setup on CRA My Business account if you aren't already.**

**Get setup on direct deposit, if you aren't already.**

**Get your accounting current and keep it current, will need real time info to evaluate eligibility**

### **Helping people with mental health**

Last week the government announced it will be launching a new mental health portal to help individuals who need help through this pandemic. Details will follow as released.

## **Financial Links**

**The Canada Emergency Wage Subsidy** <https://www.canada.ca/en/department-finance/news/2020/04/the-canada-emergency-wage-subsidy.html>

**How to apply** <https://www.canada.ca/en/services/benefits/ei/cewb-application.html>

**FAQs on the Canada Emergency Response Benefit**

<https://www.canada.ca/en/services/benefits/ei/cewb-application/questions.html>

### **Canada Emergency Business Account (CEBA)**

<https://www.canada.ca/en/department-finance/news/2020/04/minister-morneau-and-minister-ng-mark-the-launch-of-the-canada-emergency-business-account.html>

**Temporary Wage Subsidy** <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>

### **Resources for Canadian Business - Trade Commissioner Service:**

<https://www.canada.ca/en/services/business/maintaingrowimprovebusiness/resources-for-canadian-businesses.html>

### **Employment and Social Development Canada:**

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

### **Canada's COVID-19 Economic Response Plan:**

<https://www.canada.ca/en/department-finance/economic-response-plan.html>

**Supports for small businesses:** <http://canada.ca/covid-19-business>.

**AgriInvest:** <http://www.agr.gc.ca/eng/agricultural-programs-and-services/agriinvest/?id=1291828779399>

**AgriStability:** <http://www.agr.gc.ca/eng/?id=1291990433266>

**Advanced Payment Programs:** <http://www.agr.gc.ca/eng/agricultural-programs-and-services/advance-payments-program/?id=1462198969862>

## **Health Links**

**Public Safety Canada** - <https://www.publicsafety.gc.ca/cnt/ntnl-scrtr/crtcl-nfrstrettr/esf-sfe-en.aspx>

**Public Health Agency of Canada** : <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevention-risks.html>

**World Health Organization:** <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>

**Ontario Government Online, Self-Testing Tool - COVID-19 Self Assessment :** <https://covid-19.ontario.ca/self-assessment/#q0>

**Health Canada OHS Guidelines** - <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus-occupational-health-safety.html>

### **Work Safe BC - Construction**

<https://www.worksafebc.com/en/about-us/covid-19-updates/covid-19-industry-information/construction>

### **Work Safe BC – Agriculture**

<https://www.worksafebc.com/en/about-us/covid-19-updates/covid-19-industry-information/agriculture>

## **Access The Latest Government Updates**

### Canada

- [Canada](#)

### Provinces

- [Newfoundland](#)
- [Prince Edward Island](#)
- [New Brunswick](#)
- [Nova Scotia](#)
- [Quebec](#)
- [Ontario](#)
- [Manitoba](#)
- [Saskatchewan](#)
- [Alberta](#)
- [British Columbia](#)

## Territories

- [Nunavut](#)
- [Northwest Territories](#)
- [Yukon](#)

## Downloads:

### **Handwashing Poster - Public Health Agency of Canada:**

<https://www.canada.ca/content/dam/phac-aspc/documents/services/diseases-maladies/reduce-spread-covid-19-wash-your-hands/eng-handwashing.pdf>

**Handwashing Poster #2:** [https://www.ifallsjournal.com/essentia-health/pdf\\_7ca6b7be-aa78-5de5-b60b-02f7d03adaaa.html](https://www.ifallsjournal.com/essentia-health/pdf_7ca6b7be-aa78-5de5-b60b-02f7d03adaaa.html)

### **About Coronavirus Fact Sheet - Public Health Agency of Canada :**

<https://www.canada.ca/content/dam/phac-aspc/documents/services/publications/diseases-conditions/about-coronavirus-disease-covid-19/about-coronavirus-disease-covid-19.pdf>

## Association Links:

Canadian Federation of Agriculture (CFA): <https://www.cfa-fca.ca/>

Canadian Agriculture Human Resource Council (CAHRC) : <https://cahrc-ccrha.ca/#>

Canadian Federation of Independent Business (CFIB): <https://www.cfib-fcei.ca/en>

## Mental Health Information

We want to also remind you that this is a very strange and stressful time where information is changing hour by hour it seems. It is normal to feel anxious and overwhelmed. Please remember to look after your **Mental Health** as well. Check in with yourself, your co-workers, friends and family to make sure they are doing ok. If you need additional resources please go to <https://www.canada.ca/en/public-health/services/mental-health-services/mental-health-get-help.html>

<https://cmha.ca/news/covid-19-and-mental-health>